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The money-lenders were first established in Mangen about thirty years ago, and for the first ten years or so everyone thought it was a great convenience to be able to meet his outside requirements on the spot: but now there is no one who is not in their debt, for as one of them said to me in Mangen: "Sir, these Lepchas are very simple people!" [426]

The Lepcha is, in any case, extremely improvident; but owing to the ease with which it is now possible to replenish his stock of grain, or to borrow money in Mangen, he never considers the question of whether he can afford a feast or an animal for a sacrifice. Most people now obtain their seed from the money-lenders, in payment for which they have to set aside a certain definite proportion of the cardamom crop, without regard for what the current rate for that particular year may eventually be. It makes no difference what kind of seed is taken; the repayment is always in the form of cardamoms. The people also obtain advances in the form of cloth, salt, kerosene oil, and so on. For eighty pounds of rice, worth, on an average, say, seven rupees, they have to pay back a like weight of cardamoms, which at the present time is worth fifteen rupees; but the price fluctuates and in the boom years was as high as sixty rupees, but of these matters the ignorant Lepcha knows practically nothing. Similarly, cloth to the value of ten rupees is paid for with eighty pounds of cardamoms. The money-lenders will not allow the people to repay their debts in cash, even should this be available, nor will they accept any form of payment at the time a transaction takes place, for this would enable the people to keep out of their clutches and would be entirely contrary to their system of dealing. Should a man be unable to liquidate his debt at the time of the cardamom harvest interest is charged at the rate of half the principal per annum; that is to say, fifty per cent compound interest. The interest charged on cash loans is at the rate of six annas in the rupee per annum, which works out at thirty-seven and a half per cent per annum; but throughout India no man may be sued in court for more than twelve per cent. As a matter of [185] [436] [435] [436 435]

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426 fact, the Sikkim Laws lay down that no money-lender may charge a higher rate than this; but who can control this in a district where the money-lender himself is the only one who can read and write? People are required to give a receipt when they take a loan, but all they can do in actual practice is to affix their thumb-impression to the account written out by the money-lender himself: they neither know nor care what he has written. All that interests them is that they have been able to satisfy their immediate requirements, and it is only later, when the money-lender forecloses on them, [185] that they find out how they have been cheated. With a view to remedying this state of affairs a Jongu boy was sent to Gangtok in order to be educated, with the idea that on his return he could at least give the people some help in their dealings with the traders; but unfortunately he was only taught Tibetan! The Mandal thinks the only remedy would be to insist upon the money-lenders keeping their accounts in that language, an arrangement comparable with ordering an English bank to keep its accounts in Chinese.

426 439 A further cause of debt is that the money-lender takes every opportunity of foisting unwanted goods upon the Lepchas, who have not the strength of mind to refuse, especially when no payment is demanded at the time. This usually takes the form of cotton material of the very poorest [291] quality, as a result of which most of the people, and particularly the children, are nowadays clothed in material ill suited to the climate. At one time they used a great deal of wool; but in recent years most of the Tibetan wool has been taken down to Kalimpong, where it is sold in bulk and shipped to America; and it is only when the bottom falls out of the American market, as it has at the moment of writing, that the Lepchas can afford to buy wool, for the price is otherwise much higher than they can afford. I tried to explain the mystery of fluctuating prices to them, but it was impossible to make them understand that a man at the end of a telephone in a distant country, the name of which they had not even heard, was ultimately responsible for deciding

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It is very interesting to compare the size of the Jongu families with that of the Christian Lepcha community in the Kalimpong district, details of which I have given in Appendix I. It is true that the latter are strictly monogamous, a fact which tends, at first sight, to support your theory; but I find that the non-Christian Lepchas in the district have equally large families. I should add, however, that there is a marked tendency even among them to drop the old custom of inheriting one's deceased elder brother's wife; and I am told that the sexual rights of brothers are here not regarded.

As a result of comparing these figures I have come to the conclusion that the reason why the Lepchas in Jongu are dying out is to a great extent psychological, although I should find it difficult to support this theory with adequate scientific evidence. The Jongu people *know* they are a dying race, and realise perfectly well that they have only been able to retain their separate entity as long as they have by reason of the artificial protection afforded them by making Jongu a Lepcha reserve. Left to themselves they were bound to be submerged; for the admirable customs of co-operation and sharing without regard to individual interests, which are the most pleasing and striking characteristics of their culture, are not yet sufficiently appreciated even in the so-called civilised parts of the world; and when they came into contact with the predatory Nepalese, who have no socialist feelings, something was bound to happen, since the Lepchas had no means of defending themselves; nor is it in their nature to oppose force of any sort. Nor, I think, does their religion give them anything to hold on to, for the Buddhism practised in Jongu has degenerated into little more than an elaboration of the original propitiation of evil spirits to which these people were always enslaved.

I am no advocate of Christian missionaries, for I think that in many parts of the world they have done more harm than good to many primitive communities; and it has always seemed to me a form of arrogance to destroy existing, and in many cases excellent, religions and replace them with